

<i>SERFF Tracking Number:</i>	<i>CMPL-126183423</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reassure America Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42606</i>
<i>Company Tracking Number:</i>	<i>RALIC END RAE-TMLIC-C2.0 ITL 6-2009</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>RALIC End RAE-TMLIC-C2.0 ITL 6-2009</i>		
<i>Project Name/Number:</i>	<i>RALIC End RAE-TMLIC-C2.0 ITL 6-2009/RALIC End RAE-TMLIC-C2.0 ITL 6-2009</i>		

Filing at a Glance

Company: Reassure America Life Insurance Company

Product Name: RALIC End RAE-TMLIC-C2.0 SERFF Tr Num: CMPL-126183423 State: Arkansas
ITL 6-2009

TOI: L04I Individual Life - Term SERFF Status: Closed-Approved- State Tr Num: 42606
Closed

Sub-TOI: L04I.103 Renewable - Single Life - Co Tr Num: RALIC END RAE- State Status: Approved-Closed
Fixed/Indeterminate Premium TMLIC-C2.0 ITL 6-2009

Filing Type: Form Reviewer(s): Linda Bird
Author: Nancy French Disposition Date: 06/15/2009
Date Submitted: 06/09/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval Implementation Date:
State Filing Description:

General Information

Project Name: RALIC End RAE-TMLIC-C2.0 ITL 6-2009
Project Number: RALIC End RAE-TMLIC-C2.0 ITL 6-2009
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact:
Filing Status Changed: 06/15/2009

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Group Market Size:
Group Market Type:
Explanation for Other Group Market Type:
State Status Changed: 06/15/2009
Created By: Nancy French
Corresponding Filing Tracking Number:

Deemer Date:
Submitted By: Nancy French
Filing Description:
Re: Reassure America Life Insurance Company
NAIC #70211-0181 * FEIN #23-6200031

Form Filing - Individual Term Life Insurance

RAE-TMLIC-C2.0 Amendatory Endorsement

SERFF Tracking Number: CMPL-126183423 *State:* Arkansas
Filing Company: Reassure America Life Insurance Company *State Tracking Number:* 42606
Company Tracking Number: RALIC END RAE-TMLIC-C2.0 ITL 6-2009
TOI: L041 Individual Life - Term *Sub-TOI:* L041.103 Renewable - Single Life -
Fixed/Indeterminate Premium
Product Name: RALIC End RAE-TMLIC-C2.0 ITL 6-2009
Project Name/Number: RALIC End RAE-TMLIC-C2.0 ITL 6-2009/RALIC End RAE-TMLIC-C2.0 ITL 6-2009

Dear Sir/Madam:

This filing is being submitted by Compliance Research Services, LLC on behalf of Reassure America Life Insurance Company (Reassure). A letter of filing authorization is enclosed.

Please find enclosed the above-referenced form for your review and approval. It is an amendatory endorsement intended for use with individual level term life insurance policy RTL-AR2.0, approved by your Department on November 25, 2008 under SERFF #CMPL-125914371. The endorsement will be used in a policy exchange where underwriting is required. The endorsement bridges the time period for the suicide provision to the original effective date of the underlying policy. It brings forward special wording from the underlying policy for the administration of the incontestability provision of the exchanged policy. This is necessary to administer the new policy in accordance with the terms of the individual's original term life insurance policy.

The endorsement is a new form that is not intended to replace any forms previously submitted to your Department. It is similar to form RAE-TMLIC-B2.0 that was approved with term life insurance policy RTL-AR2.0.

The form is submitted in final printed format except for slight font and formatting variations that may occur due to Reassure's production printers. Reassure takes care to assure that printer-based variations are minimized; however, should changes occur, such changes will not alter the content or meaning of any approved forms.

Reassure administers a closed block of term life business. The individual term life policy with which the endorsement will be used is issued to policyholders who elect the re-entry or exchange provisions of their existing term life insurance policies.

The use of this form will not result in any changes in rates or actuarial memoranda that were approved as part of the filing of the individual level term life insurance policy.

We have enclosed any forms or transmittals required by your Department.

We appreciate your review of these forms. If you have questions or find that you need any additional information, you may reach me at 513-984-6050 or at dsimon@crssolutionsgroup.com.

Thank you for your time and attention to this filing.

Sincerely,

<i>SERFF Tracking Number:</i>	<i>CMPL-126183423</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reassure America Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42606</i>
<i>Company Tracking Number:</i>	<i>RALIC END RAE-TMLIC-C2.0 ITL 6-2009</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>RALIC End RAE-TMLIC-C2.0 ITL 6-2009</i>		
<i>Project Name/Number:</i>	<i>RALIC End RAE-TMLIC-C2.0 ITL 6-2009/RALIC End RAE-TMLIC-C2.0 ITL 6-2009</i>		

J. David Simon, CLU
President

Company and Contact

Filing Contact Information

Nancy French, Product Manager	nfrench@crssolutionsgroup.com
10921 Reed Hartman Highway	513-984-6050 [Phone]
Suite 334	513-984-7212 [FAX]
Cincinnati, OH 45242	

Filing Company Information

(This filing was made by a third party - complianceresearchservicesllc)

Reassure America Life Insurance Company	CoCode: 70211	State of Domicile: Indiana
1700 Magnavox Way	Group Code:	Company Type:
Fort Wayne, IN 46804	Group Name: Swiss Re	State ID Number:
(513) 984-6050 ext. [Phone]	FEIN Number: 23-6200031	

Filing Fees

Fee Required?	Yes
Fee Amount:	\$20.00
Retaliatory?	No
Fee Explanation:	20.00 PER FORM
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Reassure America Life Insurance Company	\$20.00	06/09/2009	28458689

SERFF Tracking Number:	CMPL-126183423	State:	Arkansas
Filing Company:	Reassure America Life Insurance Company	State Tracking Number:	42606
Company Tracking Number:	RALIC END RAE-TMLIC-C2.0 ITL 6-2009		
TOI:	L04I Individual Life - Term	Sub-TOI:	L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium
Product Name:	RALIC End RAE-TMLIC-C2.0 ITL 6-2009		
Project Name/Number:	RALIC End RAE-TMLIC-C2.0 ITL 6-2009/RALIC End RAE-TMLIC-C2.0 ITL 6-2009		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	06/15/2009	06/15/2009

<i>SERFF Tracking Number:</i>	<i>CMPL-126183423</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reassure America Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42606</i>
<i>Company Tracking Number:</i>	<i>RALIC END RAE-TMLIC-C2.0 ITL 6-2009</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>
<i>Product Name:</i>	<i>RALIC End RAE-TMLIC-C2.0 ITL 6-2009</i>		
<i>Project Name/Number:</i>	<i>RALIC End RAE-TMLIC-C2.0 ITL 6-2009/RALIC End RAE-TMLIC-C2.0 ITL 6-2009</i>		

Disposition

Disposition Date: 06/15/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

<i>SERFF Tracking Number:</i>	<i>CMPL-126183423</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reassure America Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42606</i>
<i>Company Tracking Number:</i>	<i>RALIC END RAE-TMLIC-C2.0 ITL 6-2009</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>

<i>Product Name:</i>	<i>RALIC End RAE-TMLIC-C2.0 ITL 6-2009</i>
<i>Project Name/Number:</i>	<i>RALIC End RAE-TMLIC-C2.0 ITL 6-2009/RALIC End RAE-TMLIC-C2.0 ITL 6-2009</i>

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		No
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Authorization		No
Supporting Document	Certification/Notice		No
Form	Amendatory Endorsement		No

SERFF Tracking Number: CMPL-126183423 State: Arkansas

Filing Company: Reassure America Life Insurance Company State Tracking Number: 42606

Company Tracking Number: RALIC END RAE-TMLIC-C2.0 ITL 6-2009

TOI: L04I Individual Life - Term Sub-TOI: L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium

Product Name: RALIC End RAE-TMLIC-C2.0 ITL 6-2009

Project Name/Number: RALIC End RAE-TMLIC-C2.0 ITL 6-2009/RALIC End RAE-TMLIC-C2.0 ITL 6-2009

Form Schedule

Lead Form Number: RALIC End RAE-TMLIC-C2.0 ITL 6-2009

Schedule Item Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	RAE-TMLIC-C2.0	Policy/Cont Amendatory ract/Fratern Endorsement al Certificate: Amendmen t, Insert Page, Endorseme nt or Rider	Initial		54.200	RAE-TMLIC-C2_0 - 05142009.pdf

AMENDATORY ENDORSEMENT

Reassure America Life Insurance Company

Home Office: Fort Wayne, Indiana

Administrative Office:

[Post Office Box 9000]

[Coppel, Texas 75019-9000]

Phone: [1-800-678-6227]

THIS ENDORSEMENT CHANGES YOUR POLICY, PLEASE READ IT CAREFULLY

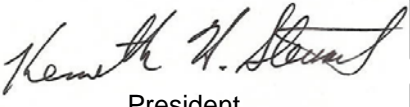
This Endorsement is part of the Policy to which it is attached and is effective as of the Policy Issue Date. All Policy terms will apply to this Endorsement unless they: (a) have been changed by this Endorsement; or (b) conflict with this Endorsement.

This Policy has been issued in accordance with the Conditional Exchange Provision of your original term life insurance policy. Therefore, the **Incontestability** and **Suicide** provisions of the Policy are revised as follows:

Incontestability – After this Policy has been in force while the Insured is alive for 2 years from its Issue Date, it will be incontestable as to the statements made in the application for exchange. In the absence of fraud, all statements made in the application for exchange are deemed to be representations and not warranties. No statement will be used by us in defense of a claim or to void this Policy unless it is in the signed application for exchange. This does not prevent us from terminating this Policy if Premiums are due but not paid. During the contestable period, we can contest the Policy and reduce a claim for any misrepresentation or nondisclosure of a material fact in the application for exchange. The reduced amount will be that which the premiums paid on the new policy would have purchased on the original term life insurance policy had the exchange not occurred.

Suicide - If the Insured dies by Suicide while sane or insane within 2 years from the Policy Date/Issue Date of the original term life insurance policy exchanged for this Policy, the Death Benefit payable under the Policy will be limited to a refund of all Premiums paid and the Policy will terminate.

Signed for the **Reassure America Life Insurance Company** at its Home Office.


President


Corporate Secretary

<i>SERFF Tracking Number:</i>	<i>CMPL-126183423</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>RALIC END RAE-TMLIC-C2.0 ITL 6-2009</i>		
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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item:	Flesch Certification	
Comments:		
Attachment:		
Readability Scores.pdf		

	Item Status:	Status Date:
Bypassed - Item:	Application	
Bypass Reason:	No policy is being submitted. This is an endorsement only filing	
Comments:		

	Item Status:	Status Date:
Bypassed - Item:	Life & Annuity - Acturial Memo	
Bypass Reason:	NO RATES OR ACT MEMO. This is an endorsement only filing	
Comments:		

	Item Status:	Status Date:
Satisfied - Item:	Authorization	
Comments:		
Attachment:		
Reassure authorization 6-2009.pdf		

	Item Status:	Status Date:
Satisfied - Item:	Certification/Notice	
Comments:		
Attachment:		

<i>SERFF Tracking Number:</i>	<i>CMPL-126183423</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Reassure America Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>42606</i>
<i>Company Tracking Number:</i>	<i>RALIC END RAE-TMLIC-C2.0 ITL 6-2009</i>		
<i>TOI:</i>	<i>L04I Individual Life - Term</i>	<i>Sub-TOI:</i>	<i>L04I.103 Renewable - Single Life - Fixed/Indeterminate Premium</i>

Product Name: *RALIC End RAE-TMLIC-C2.0 ITL 6-2009*

Project Name/Number: *RALIC End RAE-TMLIC-C2.0 ITL 6-2009/RALIC End RAE-TMLIC-C2.0 ITL 6-2009*

AR_AR_Certif_of_Compliance_with_Rule_19.pdf

READABILITY CERTIFICATION

Reassure America – Individual Term Life

This is to certify that the form(s) listed below have achieved at least the minimum required score on the Flesch Reading Ease Test.

Score	Form No.	Description
54.2	RAE-TMLIC-C2.0	Amendatory Endorsement

REASSURE AMERICA LIFE INSURANCE COMPANY

By Karen Kinn
Assistant Secretary

Dated: June 9, 2009

Karen Krinn
Assistant Secretary

J. David Simon, CLU
President
Compliance Research Services, LLC
10921 Reed-Hartman Highway, Suite 334
Cincinnati, OH 45242

Reassure America Life Insurance Company
1700 Magnavox Way
Fort Wayne, IN 46804
USA
Direct line +1 260 435 8654
Toll Free No. 866 794 7730
Direct fax +1 260 435 8806
karen_krinn@swissre.com

June 9, 2009

Individual Term Life Filing

Dear Mr. Simon

Reassure America Life Insurance Company ("Reassure") authorizes Compliance Research Services, LLC ("CRS") to file on its behalf individual term life policy form RTL 2.0 and all related application, endorsement and rider forms. This letter will serve as authorization from Reassure for employees of CRS to file these forms and respond to inquiries on our behalf with the Departments of Insurance.

Sincerely

REASSURE AMERICA LIFE INSURANCE COMPANY

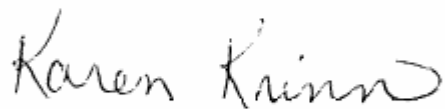
By 
Assistant Secretary

**Certificate of Compliance with
Arkansas Rule and Regulation 19**

Insurer: Reassure America Life Insurance Company

Form Number(s): RAE-TMLIC-C2.0 Amendatory Endorsement

I hereby certify that the filing above meets all applicable Arkansas requirements including the requirements of Rule and Regulation 19.



Signature of Company Officer

Karen Krinn

Name

Assistant Secretary

Title

6-9-2009

Date